

In re:
Donald William Thornton
Debtor

Case No. 17-16397-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 15, 2022

User: admin
Form ID: 3180WH

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2022:

Recip ID	Recipient Name and Address
db	+ Donald William Thornton, 613 Northampton Road, East Norriton, PA 19403-4112
13986067	+ Blanca Neris, 613 Northampton Road, Norristown PA 19403-4112
13986066	H.A. Berkheimer Tax Administrator, Bankruptcy Notices, 50 North 7th Street, Bangor, PA 18013-1798
13986062	+ Innovis Data Solutions, 250 E. Town St., Columbus, OH 43215-4631
13986055	+ MONTGOMERY COUNTY TAX CLAIM BUREAU, 1 MONTGOMERY PLAZA, NORRISTOWN, PA 19401-4853
13986056	+ Michael Vagnoni, Esquire, Obermayer Rebmann Maxwell & Hoppel, Centre Square West, 1500 Market Street, Suite 3400 Philadelphia, PA 19102-2100

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 15 2022 23:48:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 16 2022 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 15 2022 23:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13986058	+ Email/Text: EBN_IndianapolisIMC@receivemoremp.com	Jul 15 2022 23:48:00	Berks Credit And Collections Inc., P.O. Box 329, Temple, PA 19560-0329
14569821	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 15 2022 23:48:00	CSMC 2019-RPL4 Trust, PO Box 65250, 84165-0250, Salt Lake City, UT 84165-0250
14050867	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 15 2022 23:48:00	DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
13986059	^ MEBN	Jul 15 2022 23:45:10	Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256
13986060	^ MEBN	Jul 15 2022 23:45:08	Experian, P.O. Box 9701, Allen, TX 75013-9701
13986061	^ MEBN	Jul 15 2022 23:45:09	Experian Information Systems, Attn: Dispute Department, P.O. Box 2002, Allen, TX 75013-2002
14003146	+ Email/Text: bankruptcy@flagshipcredit.com	Jul 15 2022 23:48:00	Flagship Credit Acceptance, P.O. Box 3807, Coppell, TX 75019-5877
13986063	EDI: IRS.COM	Jul 16 2022 03:53:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
13986054	+ Email/Text: bk@microf.com	Jul 15 2022 23:48:00	MICROF LLC, 2613 GILLIONVILLE RD., P.O. BOX 70085, ALBANY, GA 31708-0085

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13986064	EDI: PENNDEPTREV	Jul 16 2022 03:53:00	PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13986064	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 15 2022 23:47:00	PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13986057	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 15 2022 23:48:00	SELECT PORTFOLIO SERVICING INC., P.O. BOX 65250, SALT LAKE CITY, UT 84165-0250
13986065	^ MEBN	Jul 15 2022 23:45:05	Transunion Corporation, 2 Baldwinm Place, P.O. Box 1000, Chester, PA 19016-1000

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2022 at the address(es) listed below:

Name	Email Address
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor DLJ Mortgage Capital Inc. cmcmmonagle@timoneyknox.com, bkecf@sterneisenberg.com
DANIEL P. JONES	on behalf of Creditor CSMC 2019-RPL4 Trust c/o Select Portfolio Servicing Inc. djones@sterneisenberg.com, bkecf@sterneisenberg.com
DANIEL P. JONES	on behalf of Creditor DLJ Mortgage Capital Inc. djones@sterneisenberg.com, bkecf@sterneisenberg.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL D. VAGNONI	on behalf of Creditor Montgomery County Tax Claim Bureau michael.vagnoni@obermayer.com Lucille.acello@obermayer.com;helen.belair@obermayer.com;coleen.schmidt@obermayer.com;turner.falk@obermayer.com
MICHAEL W. GALLAGHER	on behalf of Debtor Donald William Thornton mwglaw@msn.com mwglaw1@verizon.net
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Donald William Thornton</u>	Social Security number or ITIN	xxx-xx-8724
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-16397-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(b) is granted to:

Donald William Thornton

7/15/22

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan

The court has determined that the debtors are entitled to a discharge pursuant to 11 U.S.C. § 1328(b) without completing all of the requirements under the chapter 13 plan. A discharge pursuant to § 1328(b) is referred to as a "hardship discharge."

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;

For more information, see page 2 >

- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.